

2008 CROP HAIL INSURERS

<u>Company</u>	<u>MGA</u>	<u>2008 ALR</u>	<u>Cash Discount</u>	<u>Rate Structure</u>
ACE Property Casualty Ins Co.	Rain and Hail	60.5%	3.0%	3-tiered rate structure
Agri-General Insurance Co.	Rain and Hail	60.5%	3.0%	3-tiered rate structure
American Agri-Business Insurance Company	ARMTech Insurance Services, Inc.	60.0%	5.0%	Single multiplier across the state
American Alternative Insurance Corporation	AgriServe	63.1%	0.0%	Single multiplier across the state
Clearwater Insurance Company	Crop USA	68.0%	0.0%	Single multiplier across the state
Cumis Insurance Society	Producers Ag	66.0%	5.0%	3-tiered rate structure
Farmers Mutual Hail of Iowa		60.6%	3.0%	Multi-tier & fixed expenses.
Fireman's Fund	Rural Community Insurance Services	60.0%	4.0%	3-tiered rate structure
Great American Insurance Company	Great American	58.0%	3.0%	Single multiplier across the state
Great American Insurance Company of NY	Great American	58.0%	3.0%	Single multiplier across the state
Greenwich Insurance Company	Heartland Crop Insurance, Inc.	60.0%	5.0%	3-tiered rate structure
Indemnity Ins Co of North America	Rain and Hail	60.5%	3.0%	3-tiered rate structure
NAU Country Insurance Co.		60.5%	3.0%	3-tiered rate structure
Nodak Mutual		58.7%	5.0%	2-tiered rate structure
Producer's Agricultural Insurance Company		66.0%	5.0%	3-tiered rate structure
State Farm Fire & Casualty Co.	Rain and Hail	60.5%	3.0%	3-tiered rate structure
Stonington Insurance Company	Agro National	66.0%	0.0%	
Westfield Insurance Company	John Deere Risk Protection, Inc.	69.8%	0.0%	Single multiplier across the state.
				Single multiplier across the state.

Rates are computed by taking the Loss Cost and multiplying by the appropriate policy form and crop class factors, and then dividing by the company's Anticipated Loss Ratio (ALR). The lower a company's ALR, the higher the actual rate.

For further information please contact:

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